

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF UTAH

In re: <b>Peggy Carol Harris</b>	Case No. <b>17-22507</b>
Debtor(s).	Chapter <b>13</b>
	Trustee:

AMENDMENT DECLARATION

Please circle or underline amended material when appropriate.

- PETITION REOPENING: Yes No CONVERSION(13 to 7) Yes No  
**When changing debtor's address, please file separate change of address form.**  
**When amending, please submit the changes/additions only!**
- SCHEDULES: A B C D E F G H I J **X**  
Are you changing the address, amounts, etc., or adding a creditor?  
**Changing Adding (\$31.00 amendment fee required for D, E, & F; OR IFP Waiver)**
- AMENDED AMOUNTS/TOTALS OF SCHEDULES:
- STATEMENT OF AFFAIRS:
- AMENDED CHAPTER 13 PLAN:

If you have amended schedules D, E, F by adding a creditor, you owe \$31.00 amendment fee. Fee attached
If schedules D, E, F were amended but no creditors added or adding a listed creditor's attorney, no fee necessary. No fee attached
<b>Reason no fee is attached</b>

**It is the debtor's responsibility to notify additional creditors by sending a 341 notice and/or Discharge Order to the creditors added to the schedules/matrix.**

A certificate of mailing to creditors should be filed with the Clerk's office (see below).

I declare under penalty of perjury that the information provided in this attached amendment is true and correct.	
<b>/s/ Peggy Carol Harris</b>	<b>May 16, 2017</b>
<b>Peggy Carol Harris</b>	Date
Debtor	

U.S. Trustee's Office and Trustee in the case supplied copies of amendment(s)? Yes No

**/s/ Matthew K. Broadbent**

**Matthew K. Broadbent 09667**

ATTORNEY FOR DEBTOR(S)

**CERTIFICATE OF SERVICE**

I hereby certify that a true and correct copy of the foregoing was mailed, postage prepaid, to creditors of this estate as follows (please mark the appropriate lines(s)):

- ☐ 341 Notice to creditors added by this amendment.  
☐ Discharge Notice to creditors added by this amendment.  
☐ Amended Chapter 13 Plan to all creditors.

**May 16, 2017**

DATED

**/s/ Matthew K. Broadbent**

**Matthew K. Broadbent 09667**

ATTORNEY FOR DEBTOR(S)

Fill in this information to identify your case:

Debtor 1 Peggy Carol Harris

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF UTAH

Case number 17-22507  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

- ☐ No  
☐ Yes  
☐ No  
☐ Yes  
☐ No  
☐ Yes  
☐ No  
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No  
☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,200.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 20.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Peggy Carol Harris**

Case number (if known) **17-22507**

6. <b>Utilities:</b>								
6a. Electricity, heat, natural gas	6a. \$	<b>100.00</b>						
6b. Water, sewer, garbage collection	6b. \$	<b>100.00</b>						
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<b>90.00</b>						
6d. Other. Specify: _____	6d. \$	<b>0.00</b>						
7. <b>Food and housekeeping supplies</b>	7. \$	<b>450.91</b>						
8. <b>Childcare and children's education costs</b>	8. \$	<b>0.00</b>						
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$	<b>165.00</b>						
10. <b>Personal care products and services</b>	10. \$	<b>160.00</b>						
11. <b>Medical and dental expenses</b>	11. \$	<b>140.00</b>						
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<b>250.00</b>						
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	<b>100.00</b>						
14. <b>Charitable contributions and religious donations</b>	14. \$	<b>20.00</b>						
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.								
15a. Life insurance	15a. \$	<b>20.00</b>						
15b. Health insurance	15b. \$	<b>90.00</b>						
15c. Vehicle insurance	15c. \$	<b>70.00</b>						
15d. Other insurance. Specify: _____	15d. \$	<b>0.00</b>						
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____								
	16. \$	<b>0.00</b>						
17. <b>Installment or lease payments:</b>								
17a. Car payments for Vehicle 1	17a. \$	<b>0.00</b>						
17b. Car payments for Vehicle 2	17b. \$	<b>0.00</b>						
17c. Other. Specify: _____	17c. \$	<b>0.00</b>						
17d. Other. Specify: _____	17d. \$	<b>0.00</b>						
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>								
	18. \$	<b>0.00</b>						
19. <b>Other payments you make to support others who do not live with you.</b>								
Specify: <b>College Son Out of State</b>	19. \$	<b>100.00</b>						
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>								
20a. Mortgages on other property	20a. \$	<b>0.00</b>						
20b. Real estate taxes	20b. \$	<b>0.00</b>						
20c. Property, homeowner's, or renter's insurance	20c. \$	<b>0.00</b>						
20d. Maintenance, repair, and upkeep expenses	20d. \$	<b>0.00</b>						
20e. Homeowner's association or condominium dues	20e. \$	<b>0.00</b>						
21. <b>Other:</b> Specify: <b>Burial Plot</b>								
<b>Car repaid</b>	21. +\$	<b>75.00</b>						
	+\$	<b>50.00</b>						
22. <b>Calculate your monthly expenses</b>								
22a. Add lines 4 through 21.	<div style="border: 1px solid black; padding: 5px;"> <table border="0"> <tr> <td>\$</td> <td><b>3,200.91</b></td> </tr> <tr> <td>\$</td> <td></td> </tr> <tr> <td>\$</td> <td><b>3,200.91</b></td> </tr> </table> </div>		\$	<b>3,200.91</b>	\$		\$	<b>3,200.91</b>
\$			<b>3,200.91</b>					
\$								
\$	<b>3,200.91</b>							
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2								
22c. Add line 22a and 22b. The result is your monthly expenses.								
23. <b>Calculate your monthly net income.</b>								
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	<b>3,300.91</b>						
23b. Copy your monthly expenses from line 22c above.	23b. -\$	<b>3,200.91</b>						
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .								
	23c. \$	<b>100.00</b>						

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**  
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here: \_\_\_\_\_